JANARDHAN POOJARI): (a) and (b) in terms of the existing instructions and practices, if the husband is a wilful de-fiiulter in respect of a subsisting loan, the wife and/or other members of the family would not normally be entitled to supplementary loan assistance under IRDP and other lending programmes. However, if the bank is satisfied about the genuineness of the default, the borrower and/or other members of his family may be treated as eligible for supplementary loan assistance. The objective of denying further loans to other members of the family in case' of wilful default is to deter such defaulters and to inculcate a sense of financial discipline among the beneficiaries.

962. *[Transferred to the 23 rd Novem ber,* 1987]

Lead Banks in West Bengal

963. SHRI NARAYAN KAR: Will the Minister of FINANCE be pleased to state

(a) what is the number and the names of lead banks in West Begal; and

(b) what are the details of their activi ties during the last three years, year wise ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) Reserve Bank of lndia (RBI) has reported that four banks namely Central Bank of India. UCO Bank. United Bank of lndia and Allahabad Bank have lead responsibilities for various districts of West Bengal.

(b) During the last three years. the Banks in West Bengal had constituted the Groups for identifying eligible rural and semi-urban centres for opening branches in accordance with the procedures laid down in the Branch Licensing Policy for 1985-90; convened the District Consultative (ommittee meetings periodically for monitoring credit and other banking activities of banks; took steps to prepare the Annual Action Plan for 1985, 1986 and 1987 and acted as leaders for coordinating the efforts of all credit institu'ions for meeting the credit needs of rural economy in West Bengal.

Construetion of Hank Buildings and Residential Colonies in West Bengal

964. SHRl NARAYAN KAR: Will the Minister of FINANCE be pleased to state:

(a l what is the latest progress in the construction of different bank buildings including residential colonies for bank employees at the various district and Sub-Divisional Headquarters in West Bengal where the projects have been sanctioned;

(b) what is the likely date by which the work would be taken in hand or completed wherever it is in progress; and

(c) what are the reasons for the delay, if any, in the construction ?

THE MINISTER OE STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) Available information relating to the banks at District/Sub-Divisional Headquarters in West Bengal for office/residential buildings for which necessary clearances have been obtained by the banks, including the likely date of completion and reasons for delay, if any. as reported by the banks, is set out in the enclosed statement.

Statement *latest Position of*

construction of Bank Buildings in West Benedl.

SI. No..	Name the Bank	Latest position of the construction work of project	Likely date by which the work taken in hand or completed.	Remarks for delay would be
1	2	3	4	5
I.	Bank of Baroda	Construction of 36 stall quarters at Durgpur. Preparations are in progress for inviting tenders for construction work.	Work will commence by 1987 end.	